

PATH A: SOURCE TO ARS



FIG. 4a

PATH B: ARS TO SOURCE

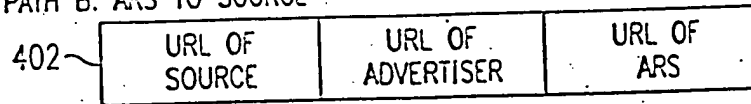


FIG. 4b

PATH C: SOURCE TO ADVERTISER

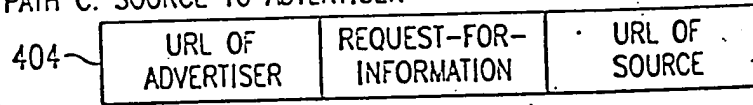


FIG. 4c

PATH D: ADVERTISER TO SOURCE

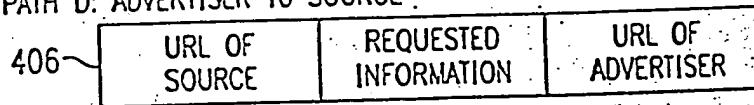


FIG. 4d

PATH E: ARS TO ADVERTISER (OPTIONAL)

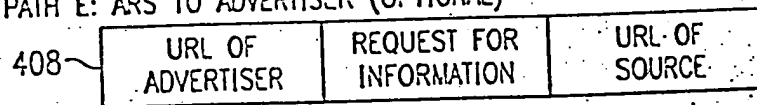


FIG. 4e

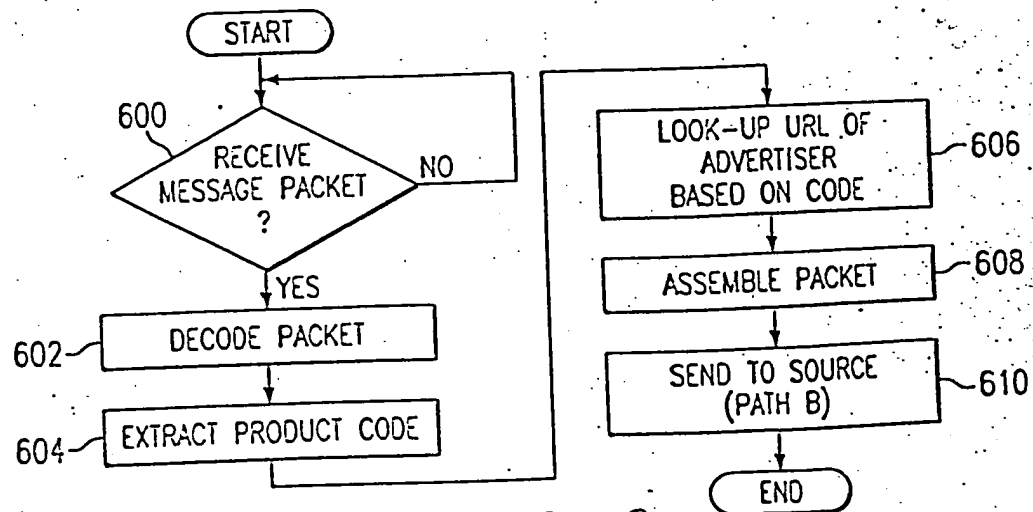


FIG. 6

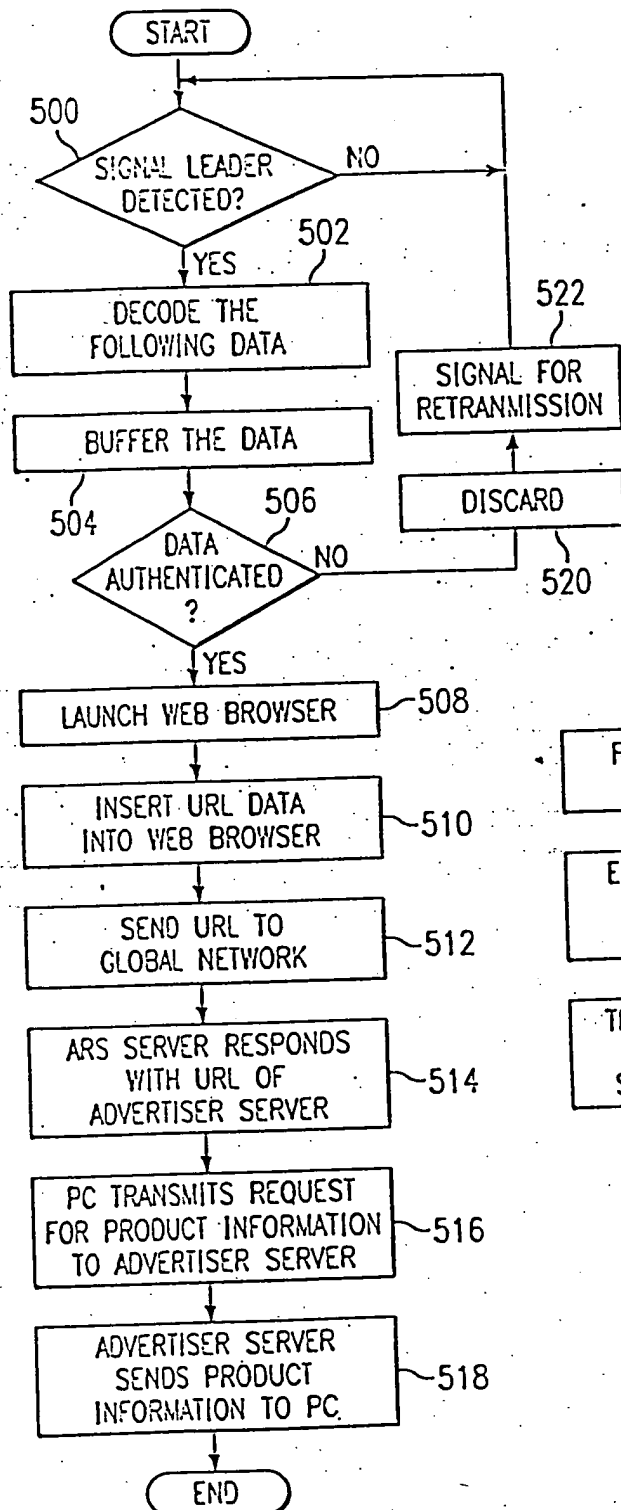


FIG. 5

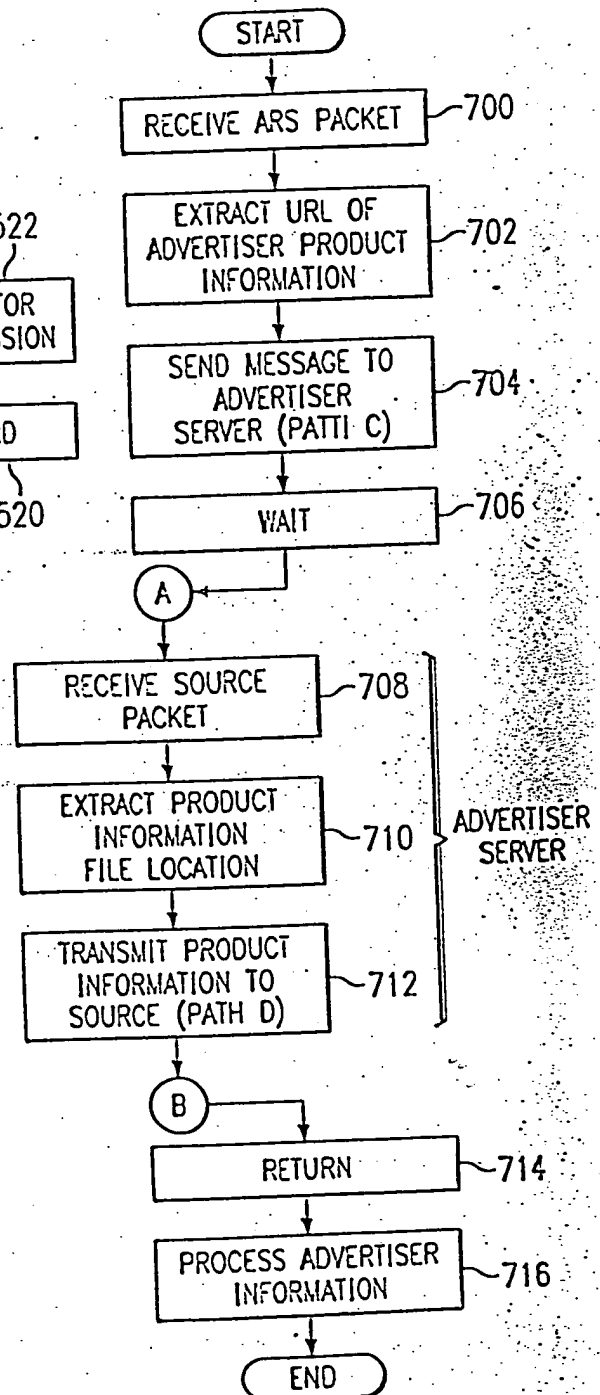
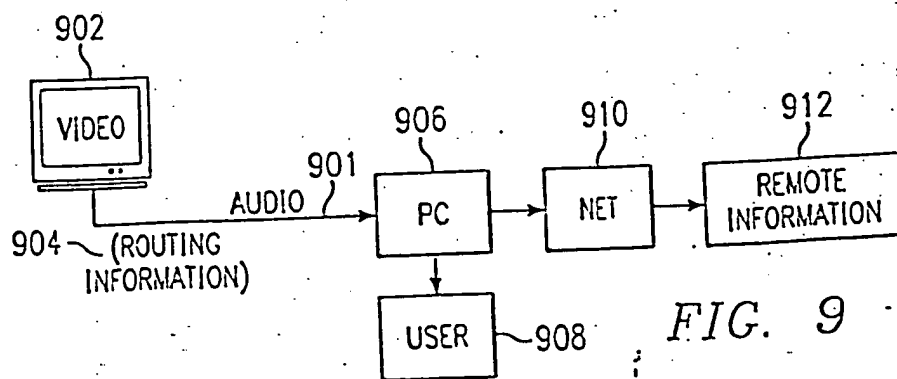
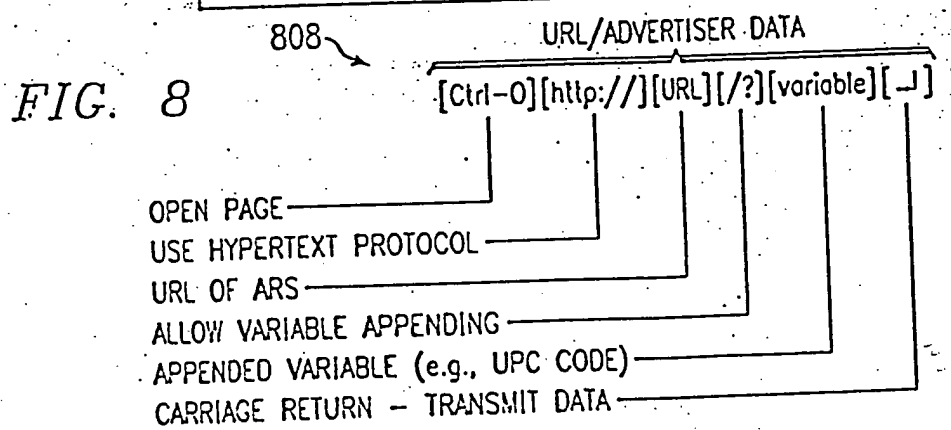
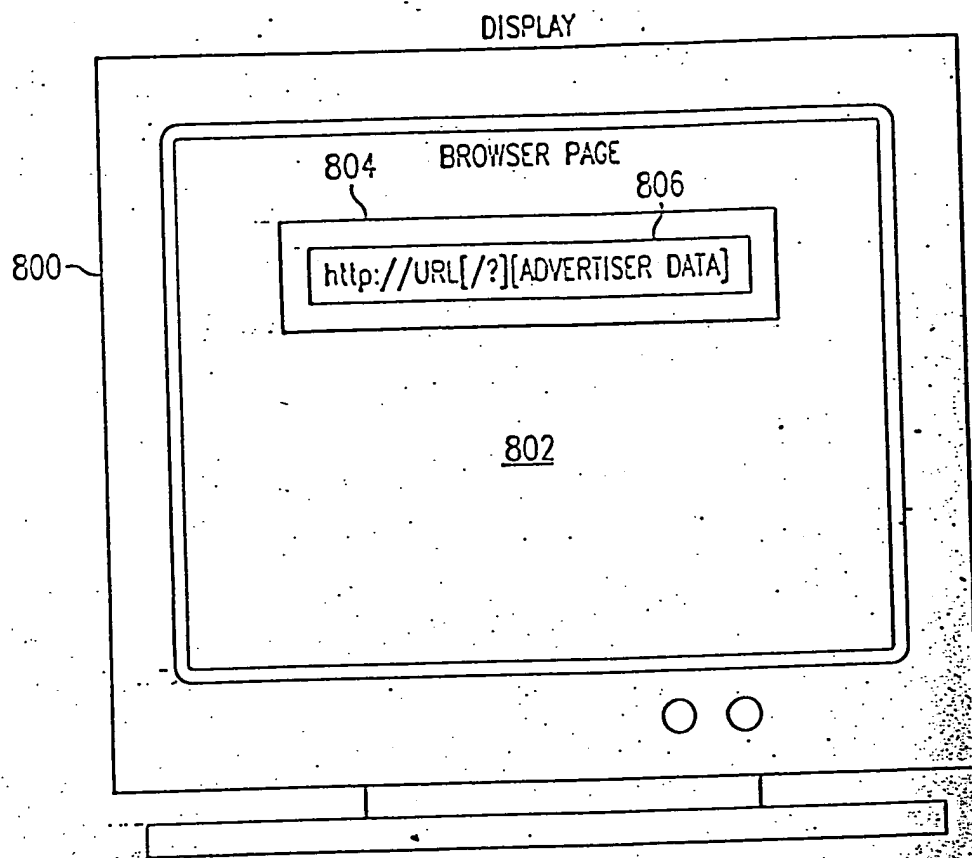
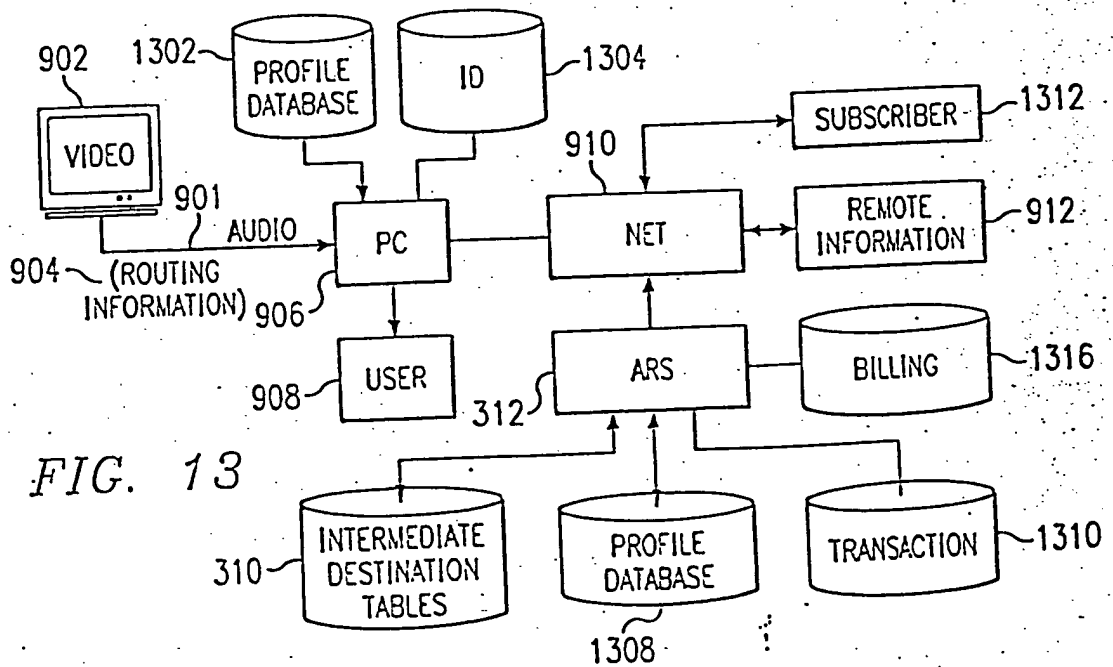
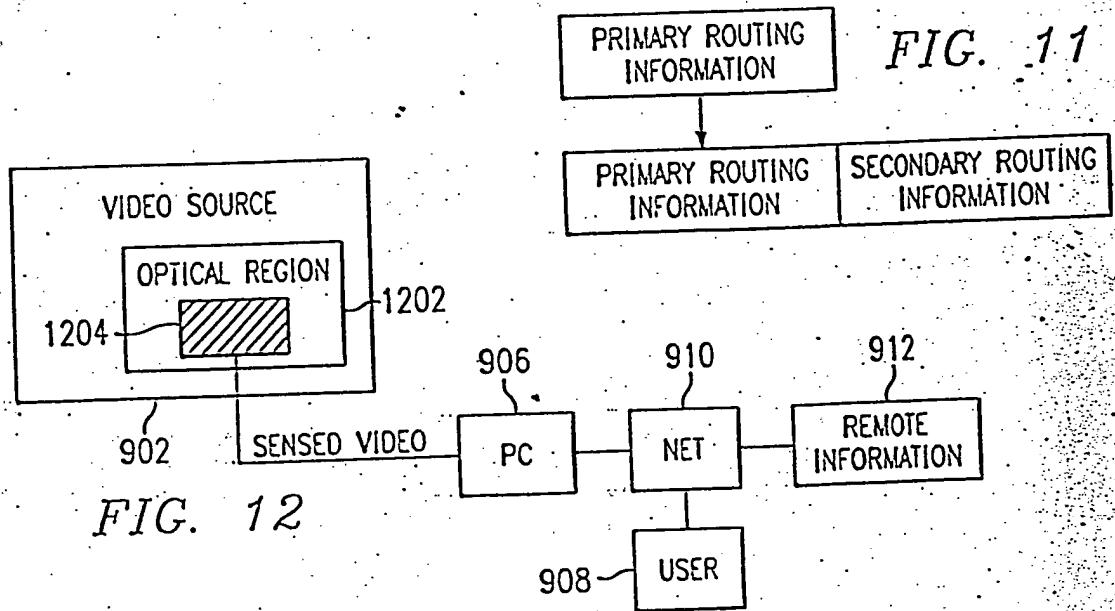
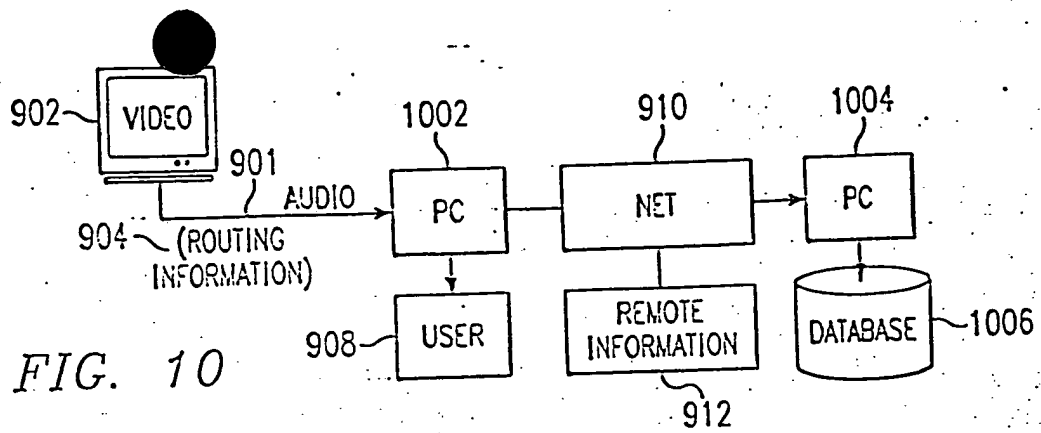
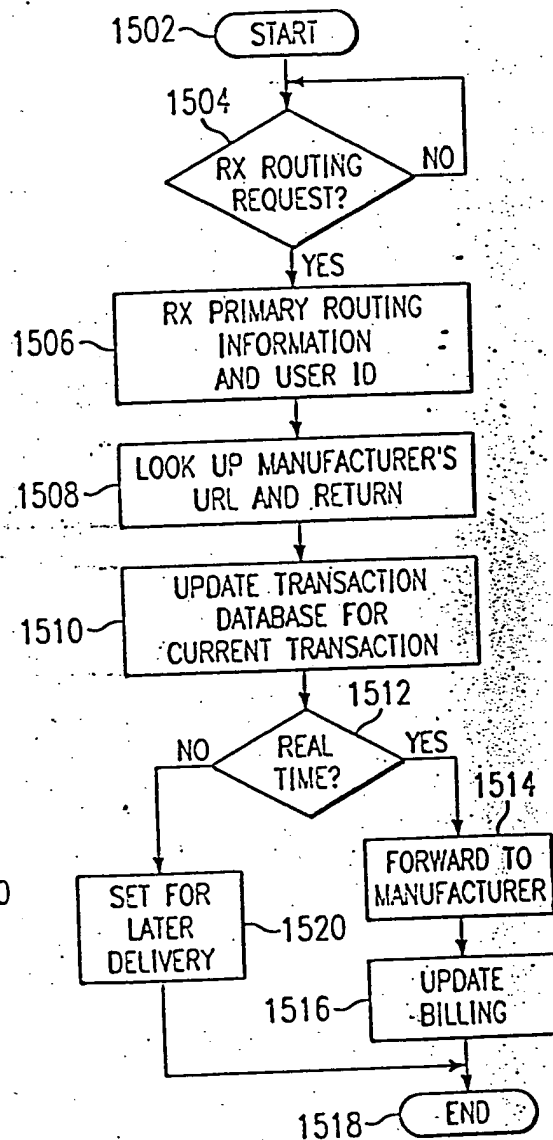
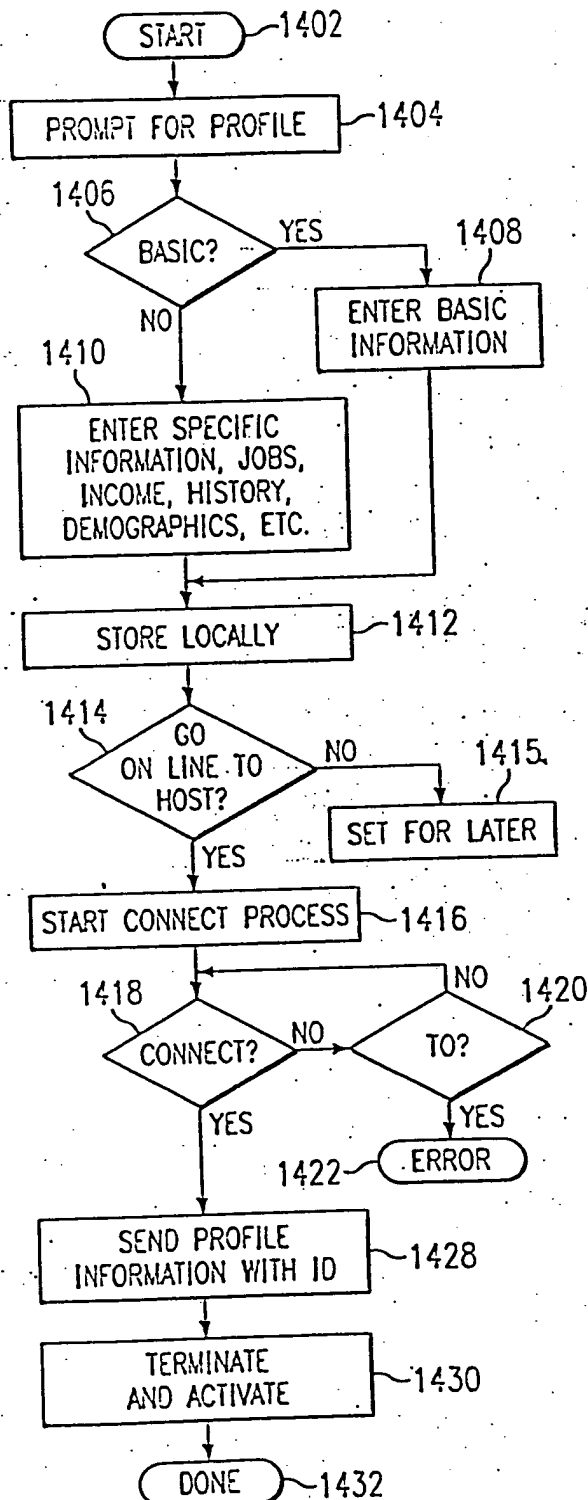


FIG. 7







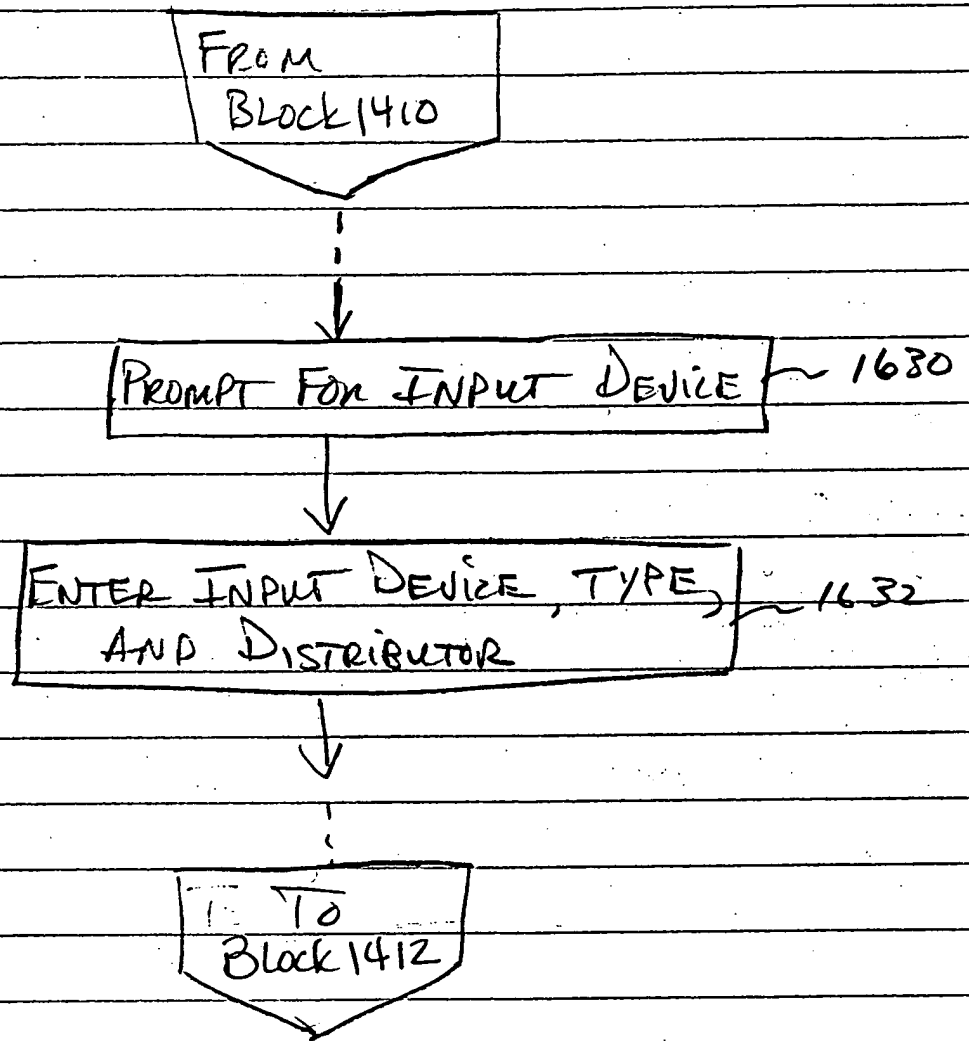


FIG. 16a

FIG. 16

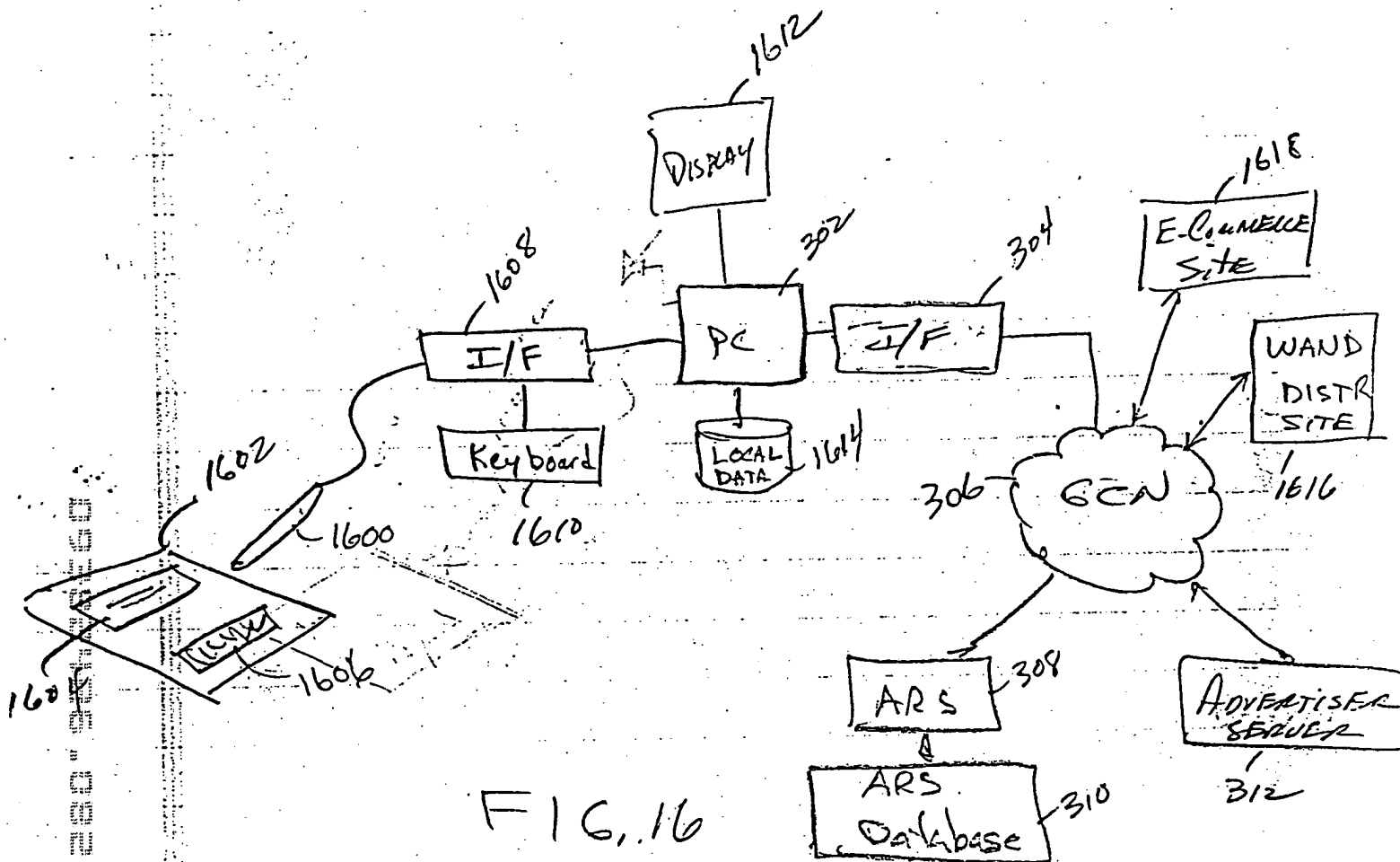


FIG. 16

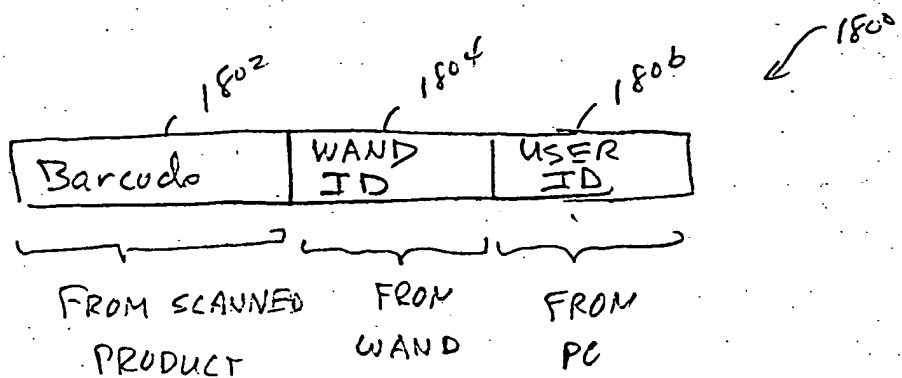
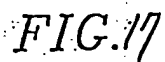


FIG. 18



732



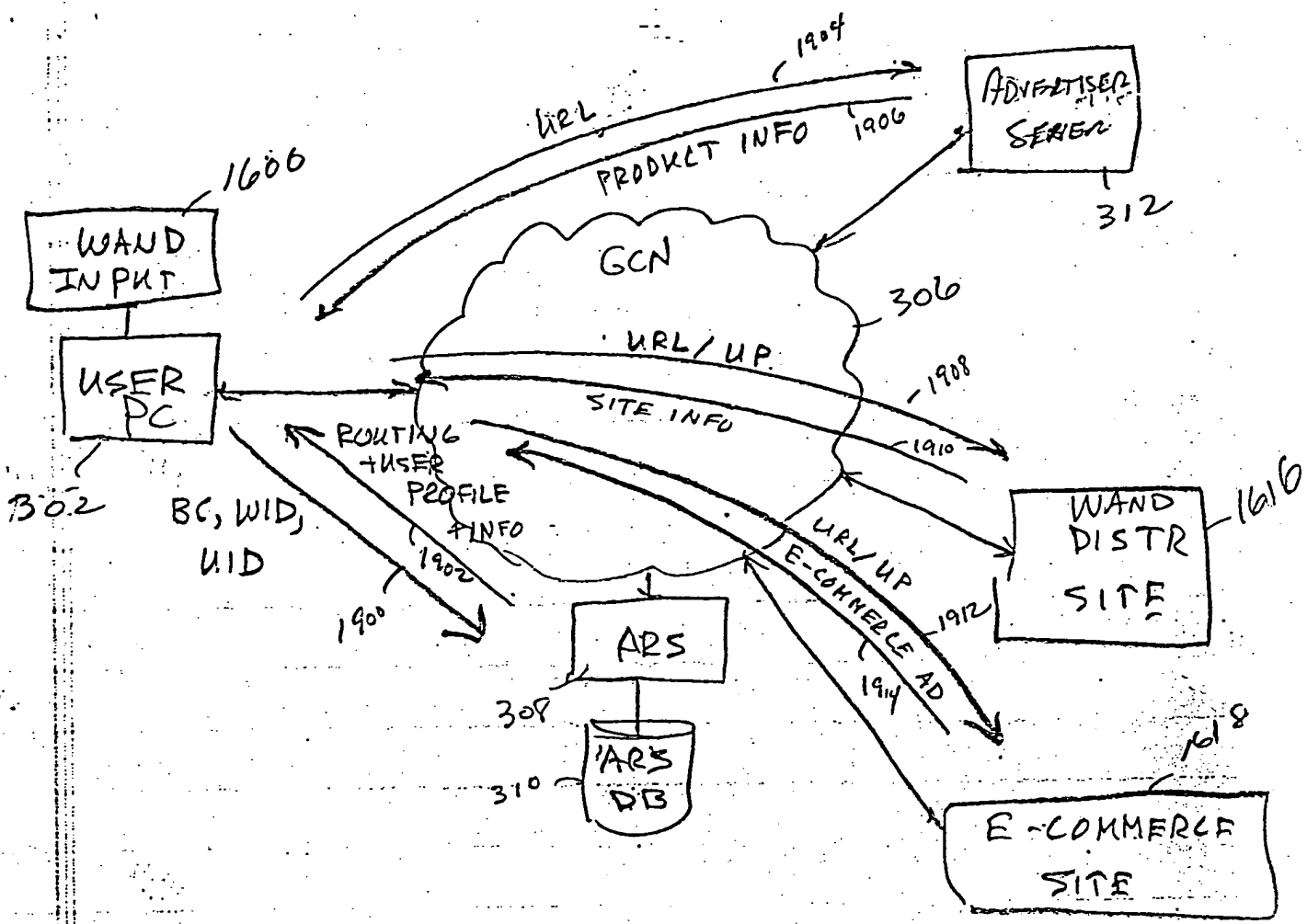
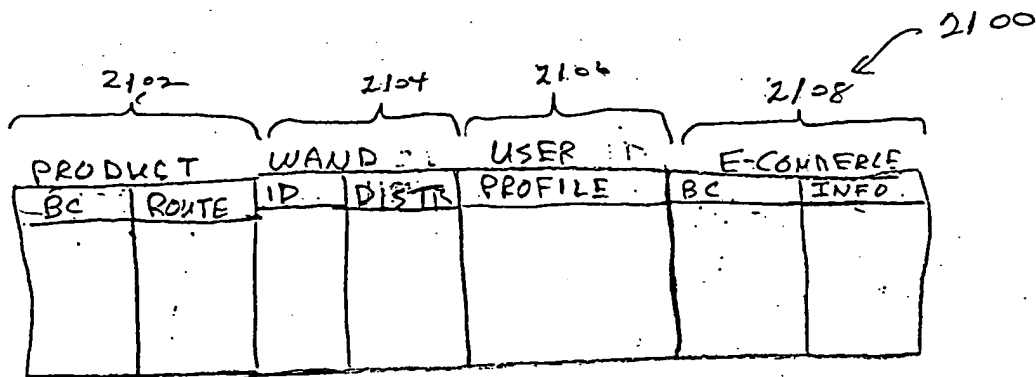
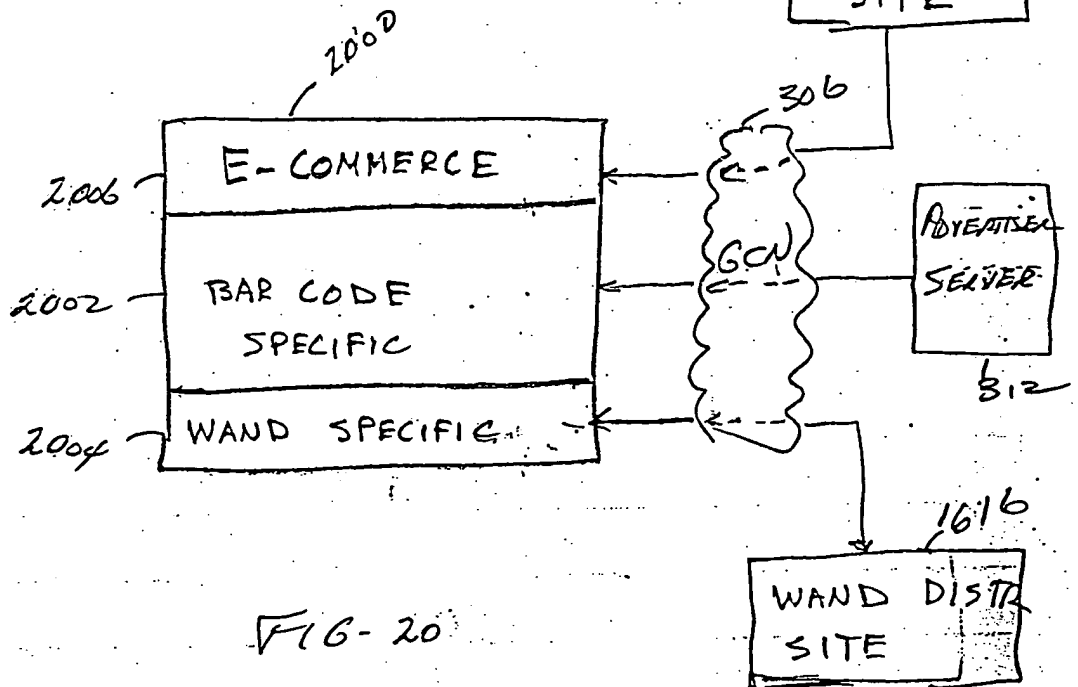


FIG. 19



ARS DATABASE

FIG-21

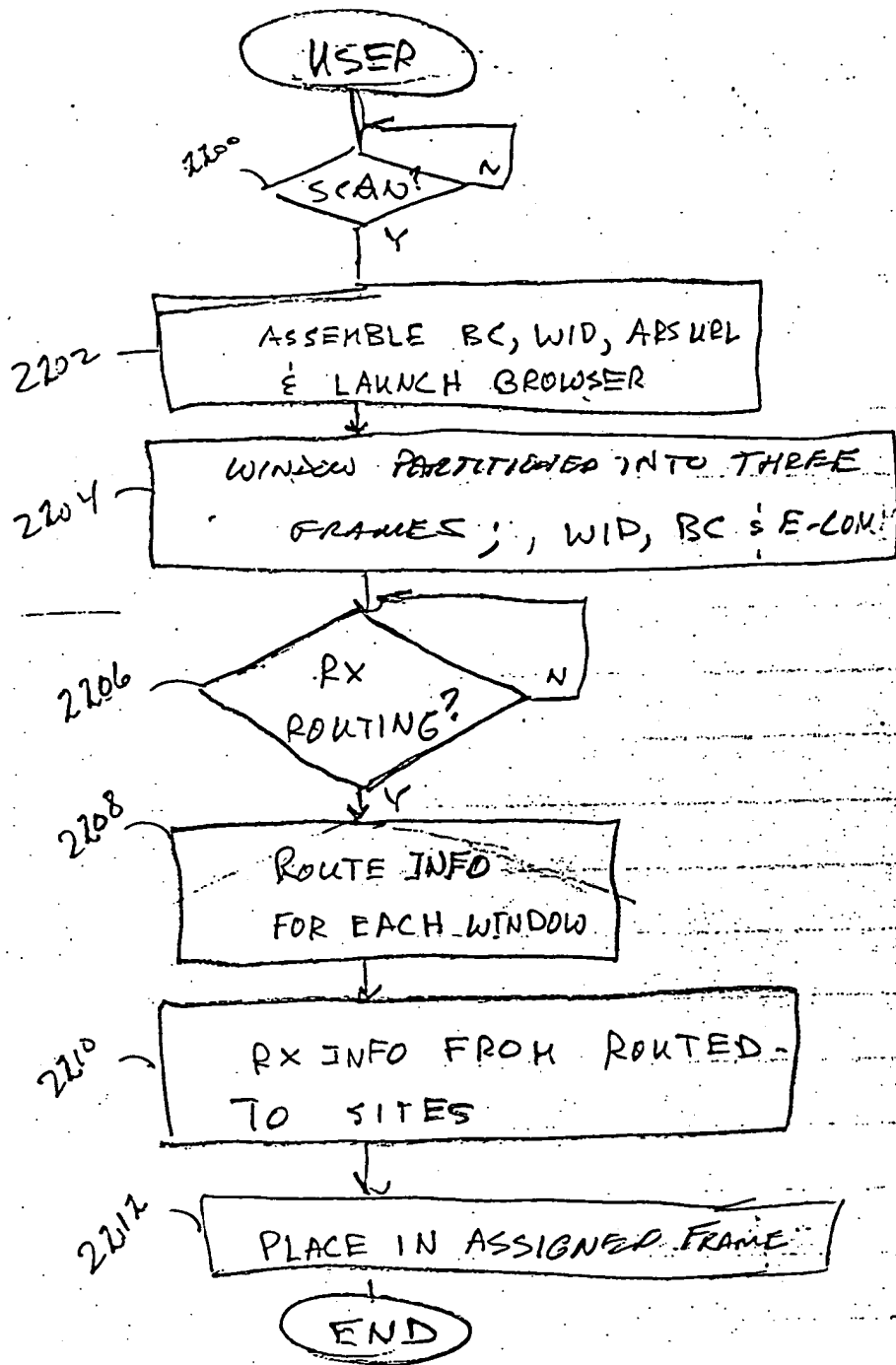


FIG-22

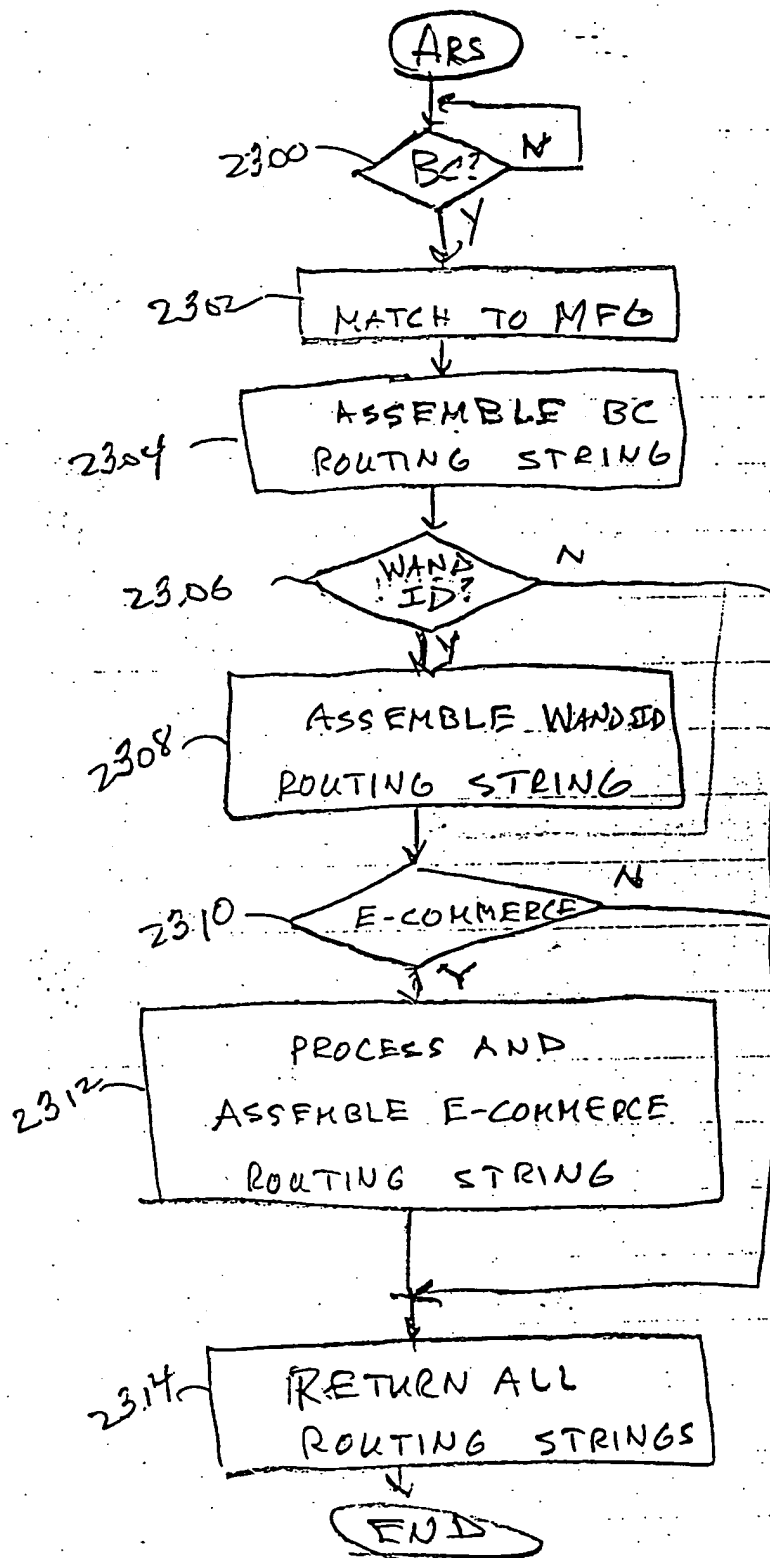


FIG. 23

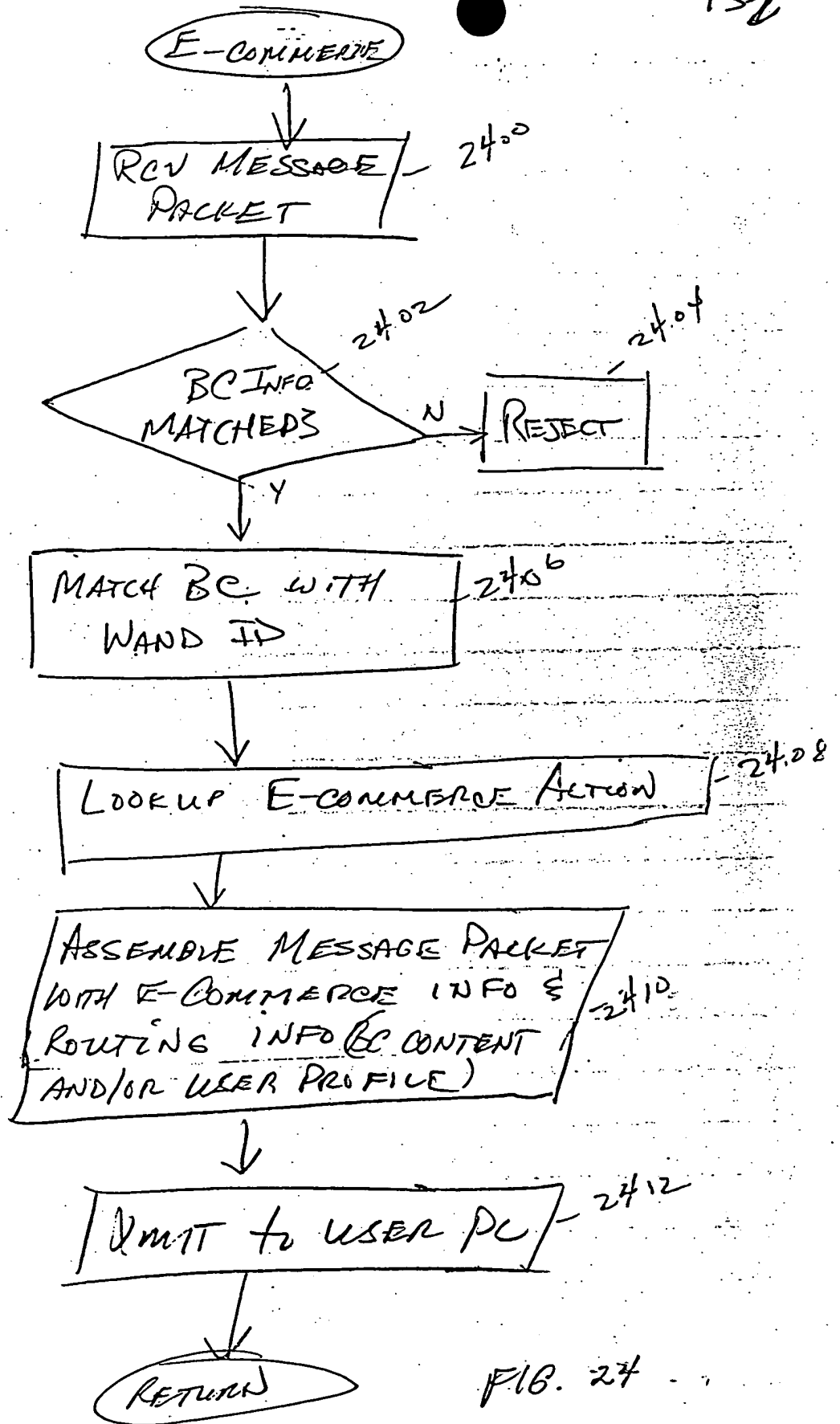
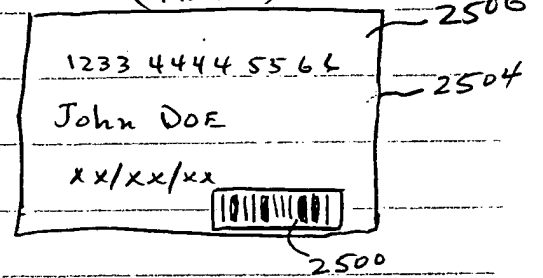


FIG. 24

CREDIT CARD

(FRONT)



OR

(BACK)

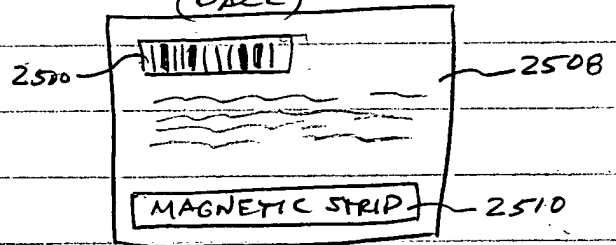
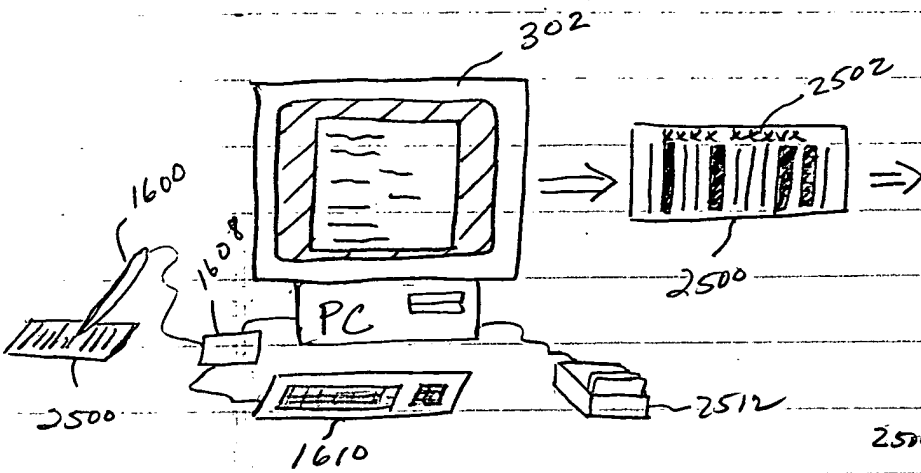


FIG. 25



PHLY-24,732

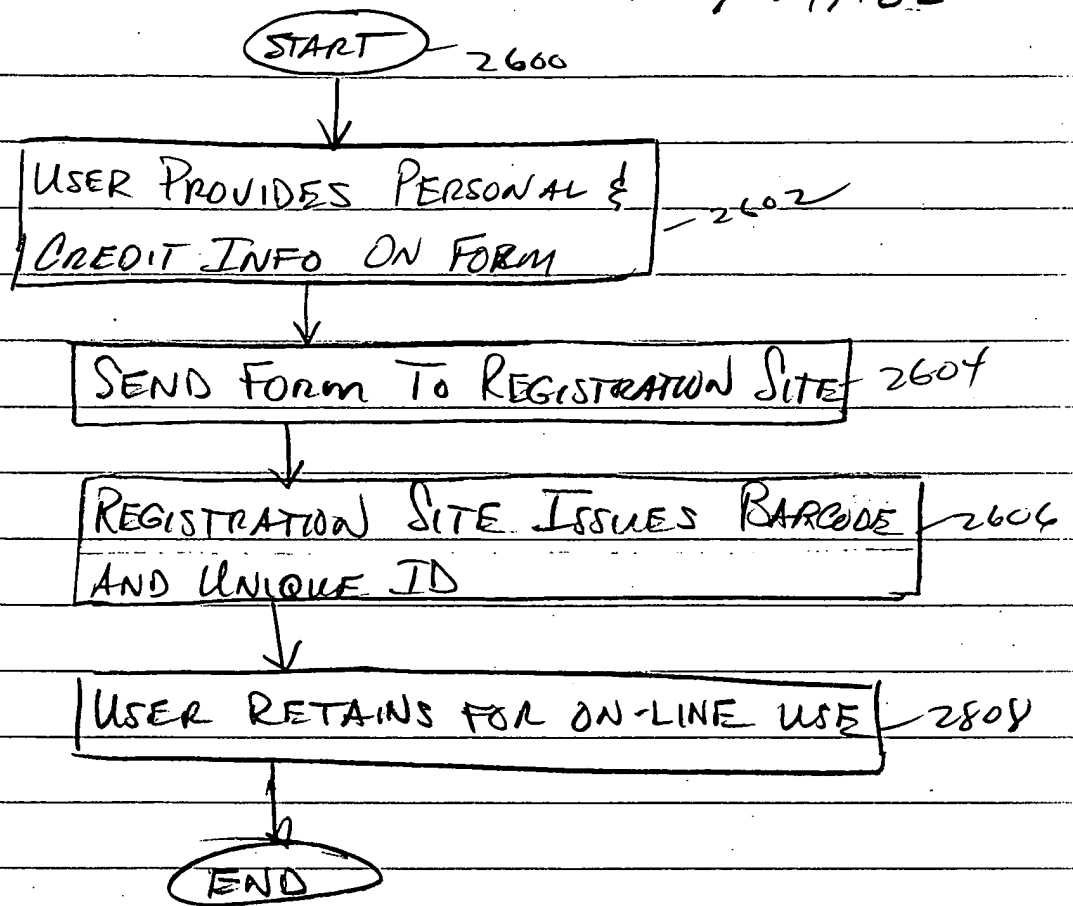


FIG. 26



PHLY-24,732

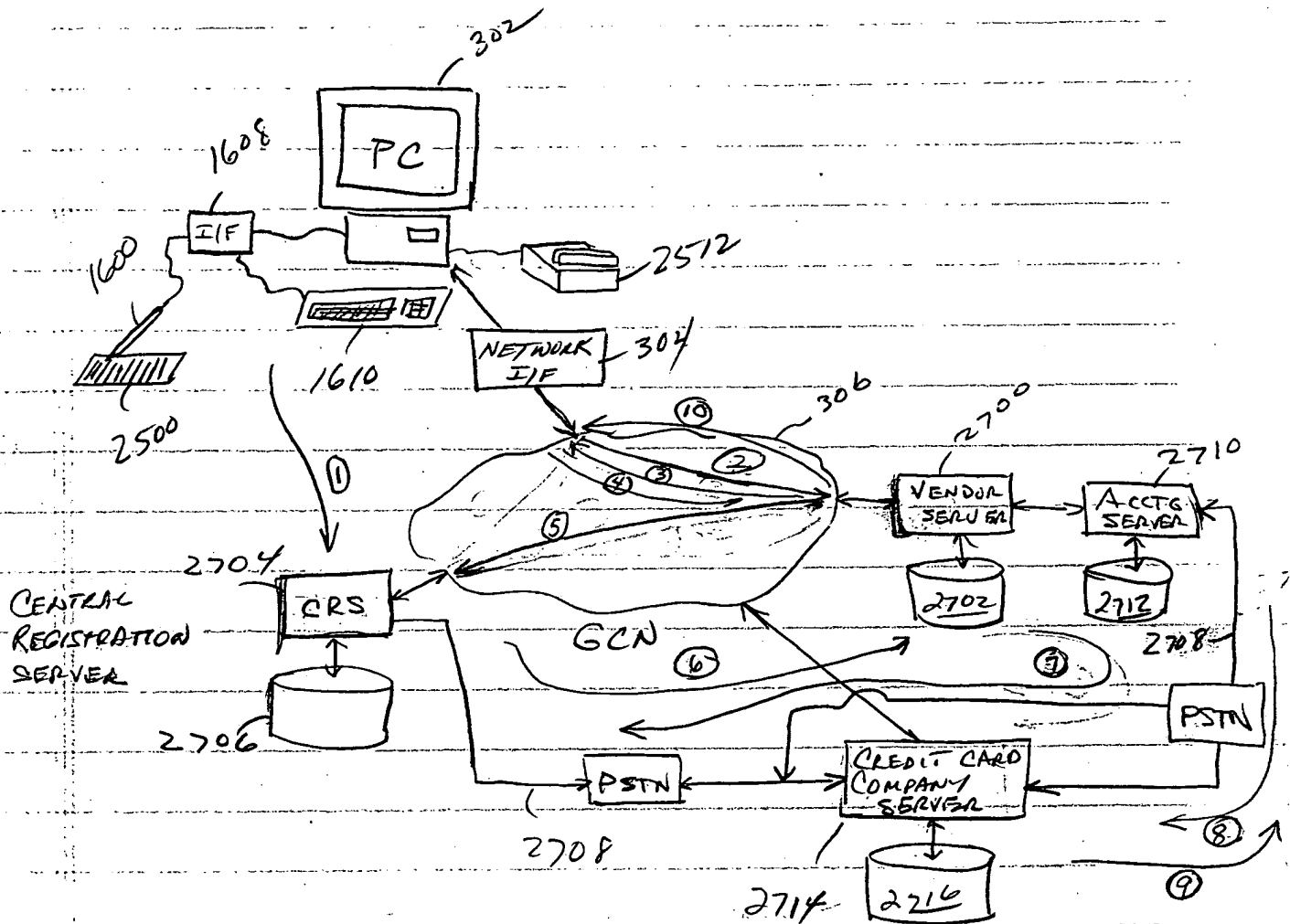


FIG. 27

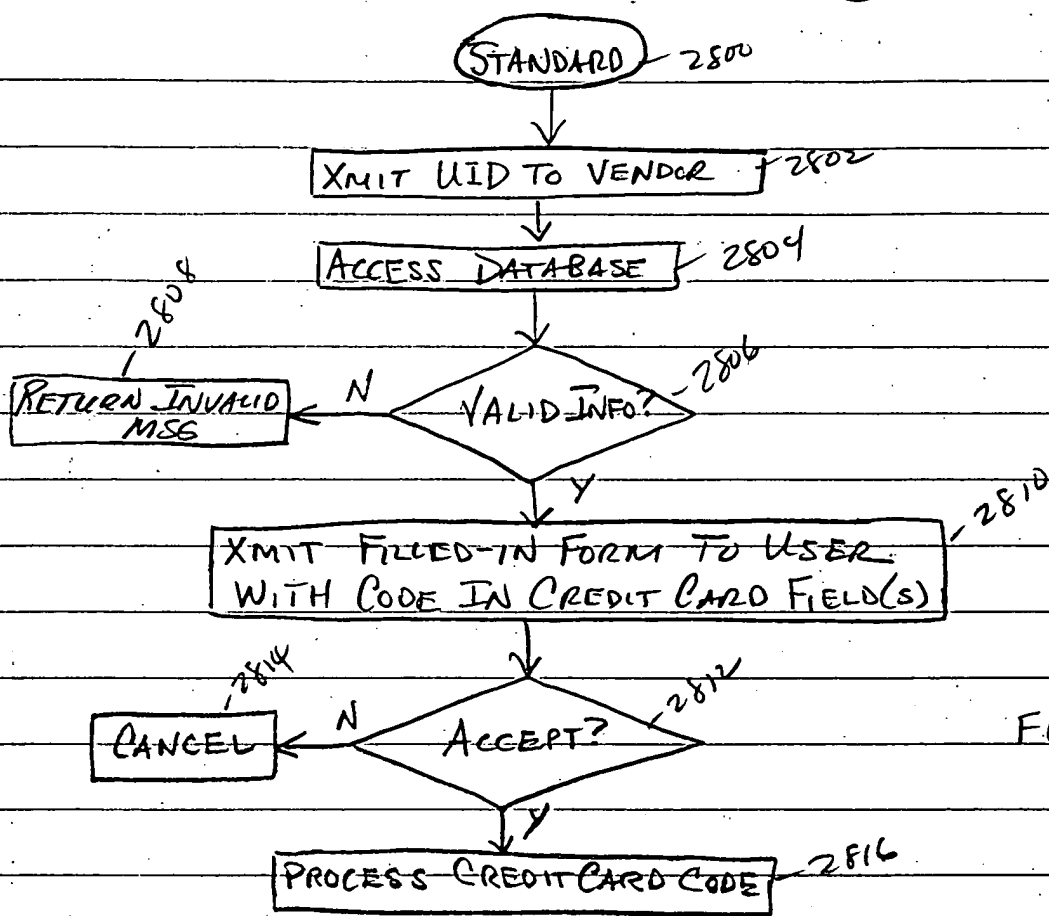


FIG. 28

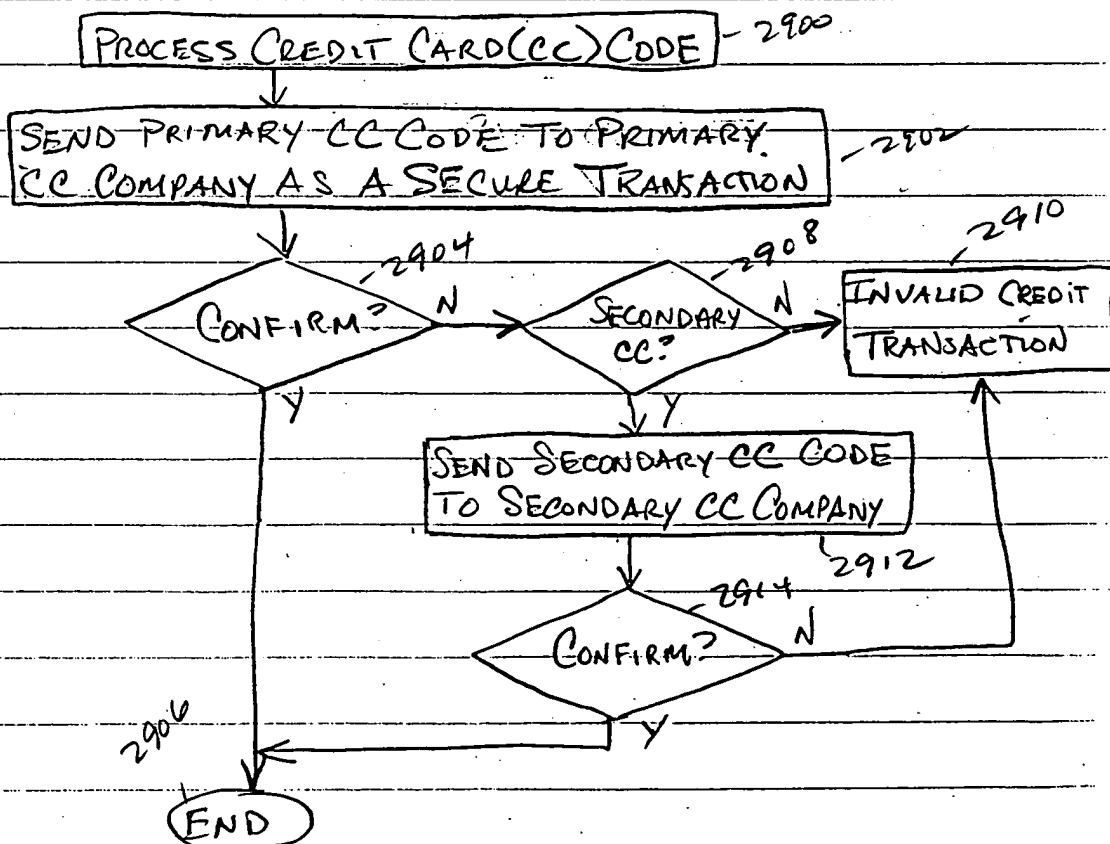


FIG. 29

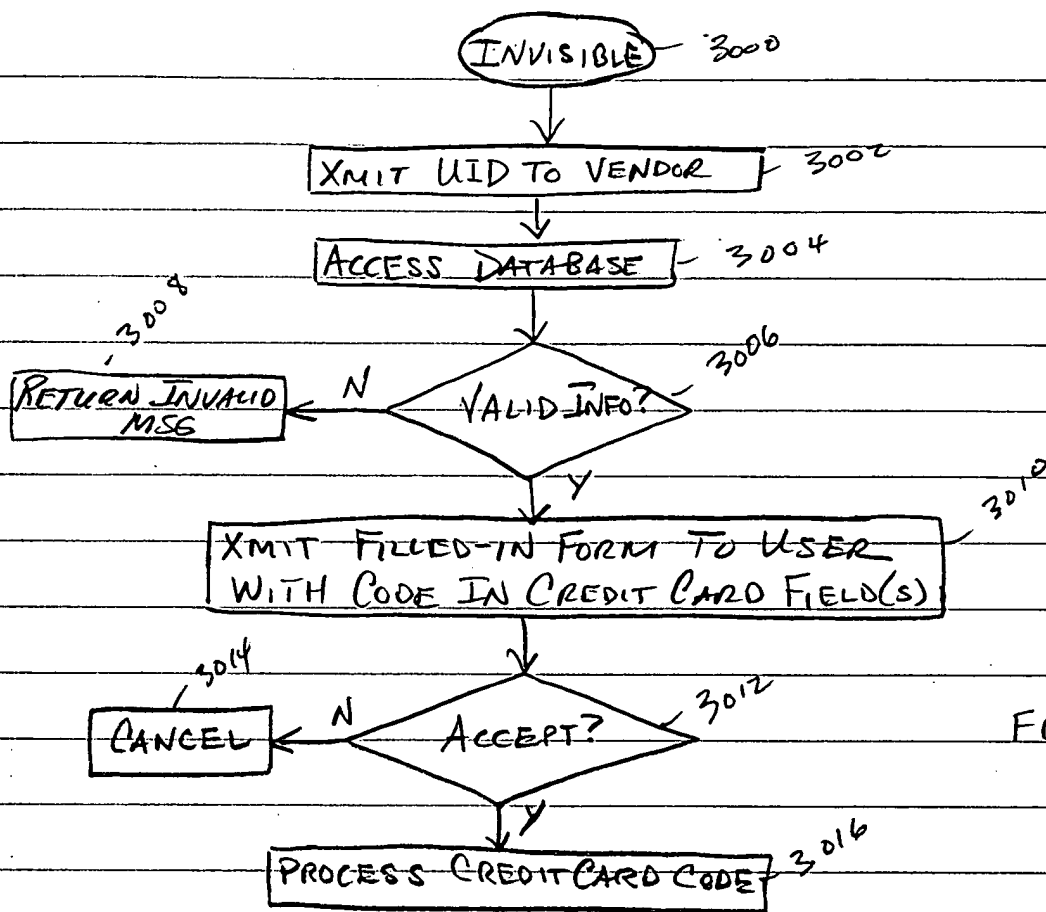


FIG. 30

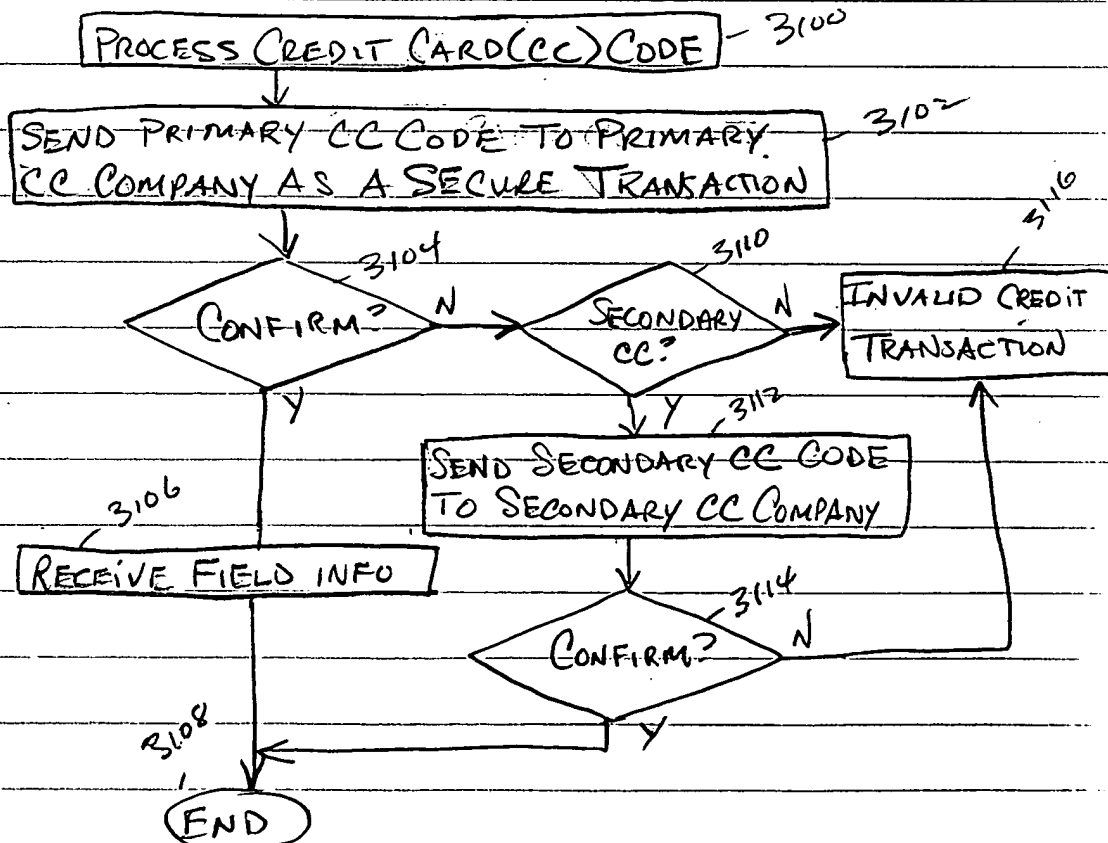


FIG. 31

PHLY-24,732

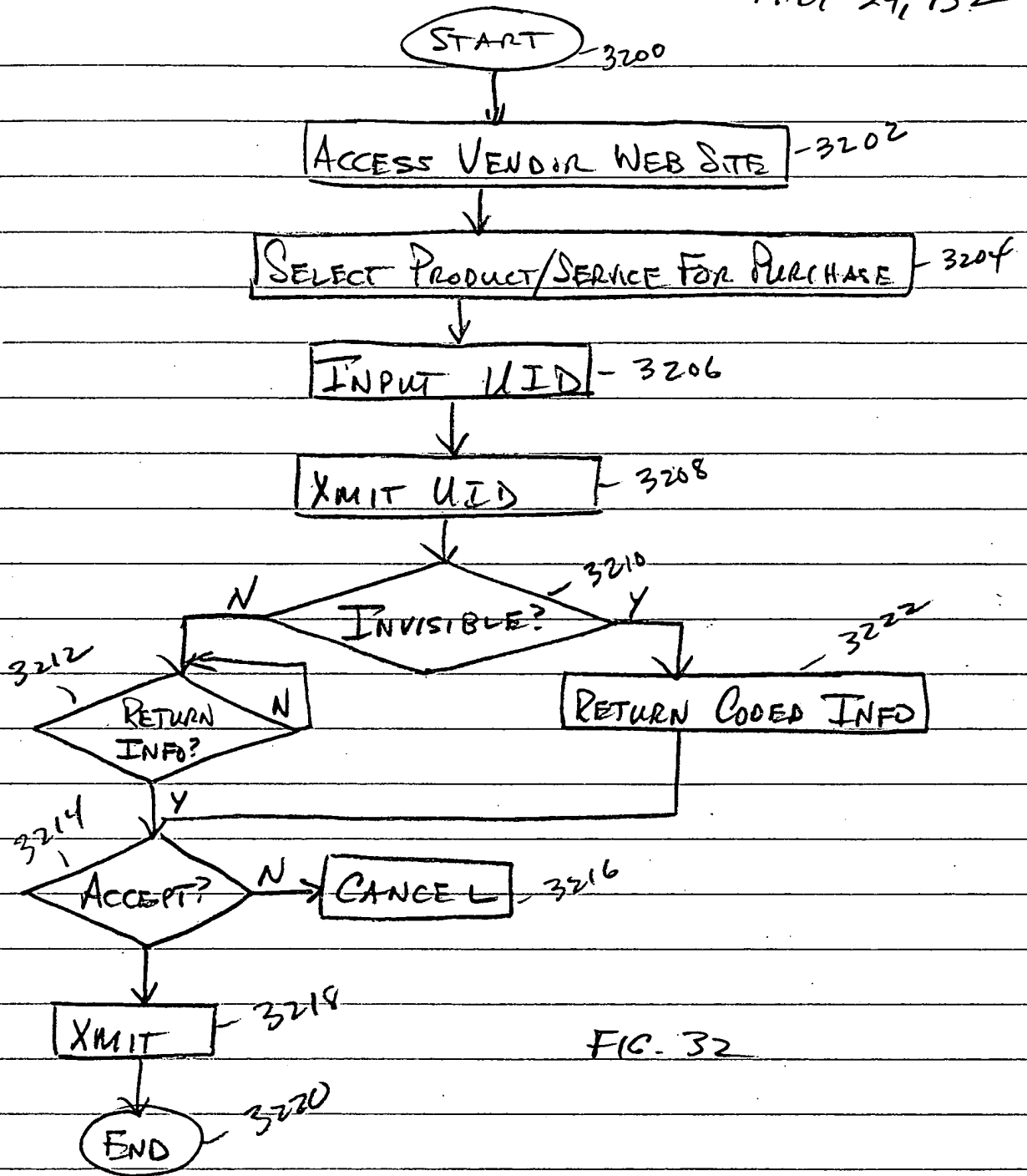


FIG. 32

PHLY-24,732

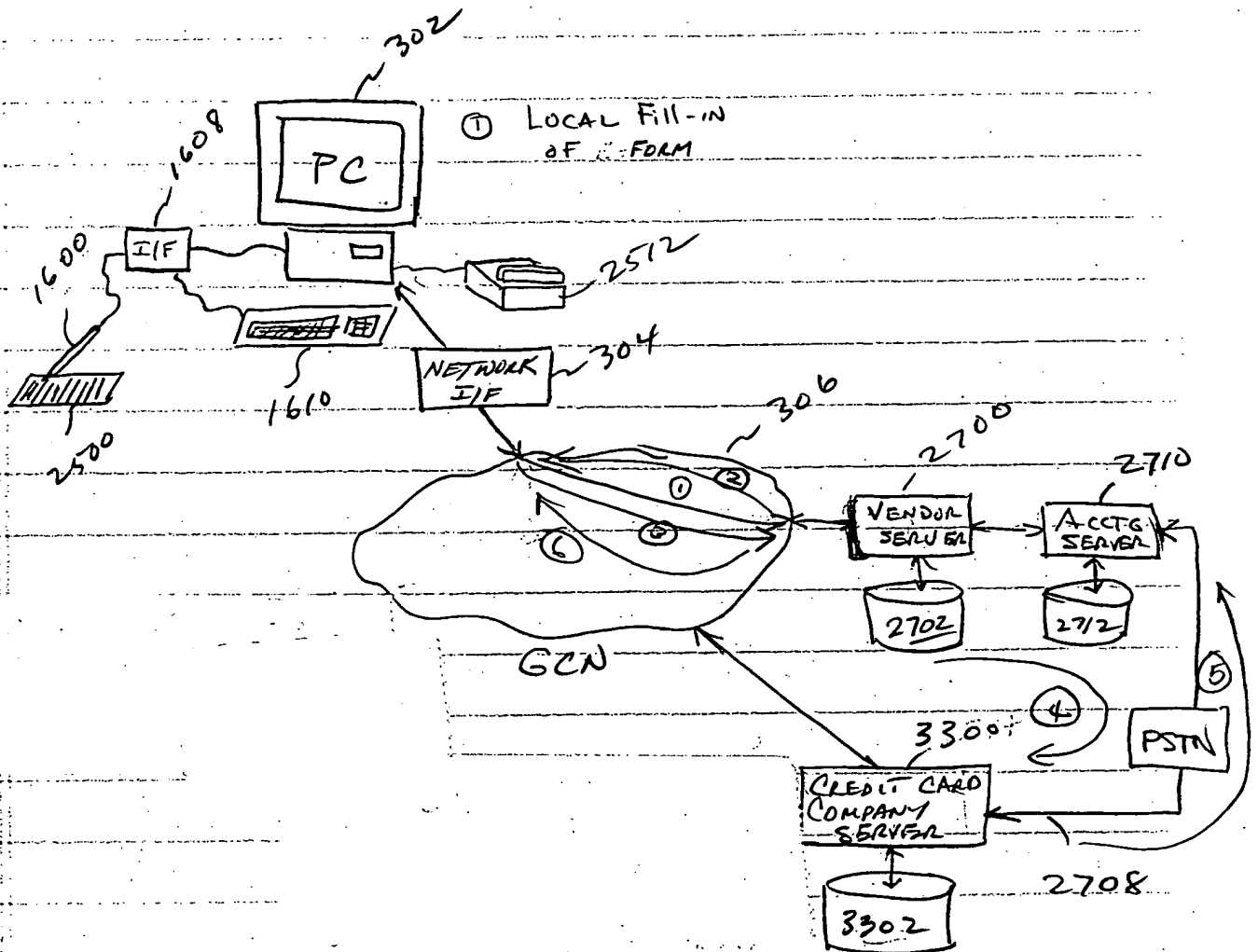


FIG. 33